

**From:** Argonaut4@aol.com on 06/27/2004 08:35:42 PM

**Subject:** Debit Card Fees

To whom it may concern:

In your discussions it is important to note the rights of bank customers and the unfair assessment of charges for banking services. Banks should be made to make a full disclosure of the costs of doing business with them. Banks should also be made to retroactively return charges assessed to customers who were not fully informed or made aware of such charges: ie, being charged for using a debit/credit card.

Also, you should look again into the unfair practice of holding bank checks from competing banks for indeterminate periods before releasing funds to the depositor/bank customer. In this technological age such a withholding is not necessary or justifiable, and it is a misuse of a bank customer's holdings. Why can't I get interest for the money they've held for - in some instances-a week or more? This is unfair and unjust, and causes me unfair hardship in obtaining my own money!

Thank you.